

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re the matter of:

NO. 19 B 14401

Edmond Hill Knox

Judge Donald R. Cassling

Debtors

Chapter 13

OBJECTION TO CONFIRMATION

Now comes Credit Acceptance Corporation, a creditor herein, by SHERMAN & PURCELL LLP, its attorneys, and for its objection to confirmation of the debtor's proposed Chapter 13 plan respectfully represents as follows:

1. That Credit Acceptance Corporation is the creditor of the Debtors with respect to a debt secured by a 2019 Kia Optima, said vehicle has a net remaining balance as of the time the case was filed of \$16,138.88 plus 22.99% interest.
2. The plan fails to provide treatment of the secured claim of Credit Acceptance Corporation in violation of 11 U.S.C. §1325.
3. The plan lists another secured creditor with the same collateral. However if that should have provided for Credit Acceptance Corporation, the plan would still contain a myriad of problems, one of which is that the plan sets forth that the debtor will make direct payments. The first contractual payment came due after filing on May 27, 2019 and the second in June. The debtor has made no payments under the contract.
4. The plan does not clarify if it can complete without the payments having been made to Credit Acceptance Corporation, fails to provide that the debt owed to Credit Acceptance Corporation will not be discharge, fails to contain lien retention language, etc.
5. Modifying the stay should not remove the treatment of Credit Acceptance Corporation.

WHEREFORE, CREDIT ACCEPTANCE CORPORATION prays that this Honorable Court enter an Order denying confirmation of the Debtor's proposed Chapter 13 plan, for entry of an Order

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dismissing this Chapter 13 case, and for such other and further relief as this Court may deem just and equitable.

CREDIT ACCEPTANCE CORPORATION

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Attorney for Credit Acceptance Corporation

BY: /s/ Christopher H. Purcell  
One of its Attorneys

CERTIFICATE OF SERVICE

I, the above signed attorney, certify that on July 11, 2019, I electronically filed the foregoing Objection to Confirmation with the Clerk of the Court using the ECF system which sends notifications of such filing to the following:

Tarek Khalil, Attorney for the Debtor

Tom Vaughn, Chapter 13 Trustee

Patrick S. Layng, U.S. Trustee